

Chapter 4

Results and Discussions

4.1 Introduction

GRCs (Gender Resource Centre) have been aiming to function effectively in bringing two themes- capacity building and poverty alleviation (as propagated by UN), through interventions meant especially for poor women residing in slums and facing several disadvantages within the households and in the communities .

The data analysis and its interpretations are presented in three sections each in chapter 4, chapter 5 and chapter 6, to address the relevant questions on three interrelated strands.

Chapter 4 has two sections which analyze the data to address questions related to the first objective.

Section (1) would provide a conceptual note on term ‘household’.

Section (2) would begin with providing a bird's eye view of the profile of respondents of both the groups.

It would explore the role of GRC as an enabler to women beneficiaries by addressing three questions. **Firstly** it would assess GRC as an effective source of information for generating awareness and **secondly** it would also measure changes in the perception of women regarding the age of marriage of their children (Son and Daughter). **Lastly**, it would also assess significant changes (self reported) in the lives of beneficiaries in different areas.

4.1.1. Section (1)

Due to the prevalence of heterogeneity of poverty on account of variation in the degree of economic, social, and demographic characteristics, an assessment of GRC's effectiveness on the basis of women empowerment involves three key elements as explained by Arundhati Chatopadhyay, Deputy Director , National Productivity Council, Mumbai. These are the enabling factors such as agency and outcome . Empowerment being an ongoing dynamic process, has no final destination in an absolute sense.

An enabling environment would enable women to freely exercise their rights both within and outside the home as equal partners to men. Travelling along the same path, the launch of GRCs has been envisaged to provide an enabling environment.

The previous chapters have presented a brief discussion on the need, genesis, objectives, and functions of GRCs with the main focus on ‘empowerment of women’ to alleviate poverty by removing capability deprivation. Now we can move on to achieving the main objective of the study i.e. “Evaluation of GRC from Perspective of Chronic Poverty in Delhi”. But before relevant questions

are addressed, clarity on the term 'household' is important as household is the locus of decision making regarding allocation of resources.

4.1.1.1. A Conceptual Note on Household

Household is considered as an appropriate unit of analysis regarding meeting basic needs such as food, shelter and care. Therefore Census and Surveys collect population statistics on the basis of household counts as pointed out by Jelin (Jelin, 2008). But there is no agreed way to define the term 'household'. Census (2001) refers to a household as a group of persons (related or unrelated or a mix of both) living together and linked through a common kitchen.

Those who live in the open and are homeless, but share a common kitchen, come in the category of 'Houseless Households' (Census of India, 2001). The definition of household given by Casley and Lurey includes not only sharing of food but also sharing of roof and a common source of income (cited in World Bank 1987:163). However, the definition by Chaynov (1966) considers a household as a 'place of exchange' ¹.

It is important to determine the motive for formation of household. Alan Carling (1992) applies rational-choice theory to explain human motivation for the formation of a household dealing with opposing interests rather than maximizing common goals. It supports the household formation on the basis of exchange model which predicts household division. In view of exchange model, a household would be established if the deal is mutually advantageous to both the actors of the household. From the exchange model, it emerges that "the higher wage earner will take economic advantage of the lower-earner in any household" (Carling, 1992) . However, the findings of the study conducted by Susan Mc Rae (1986) cited in Alan Carling, divulge women's gender ideology that tends to hold conventional self image of sacrificing that prevents her from taking economic advantage of men, whereas men resists domestic role reversal (they under a masculine construction of the self consider themselves as autonomous). Her pragmatic acceptance of gender roles ² along with socialization, structures her consciousness (Stromquist N. P., 1999), which is not on the agenda of renegotiation. However, Alan Carling is of the view that new ideologies arise and are instrumental in facilitating change.

For the analysis of intra-household inequality in the distribution of resources and responsibilities Bolt and Bird (2003) explain the need to understand the following approaches:

1. Unitary model of decision making
2. Collective model of decision making

Under unitary model of decision making, a household is looked at having one set of common preferences but ignores attainment of individual goals therefore this model fails to understand the reasons and impact of unequal distribution of resources between men and women. It fails to determine

the prevalence of discrimination and the reason why women and children abandon their rights willingly to access even life sustaining resources like food and nutrition, and also assets which results in distortion.

The collective model of decision making allows different actors pursuing different and opposite goals either through ‘cooperative’ model or ‘non-cooperative’ model. However analysis and interpretation of household decisions under co-operative model regarding how resources are generated, consumed and distributed, have been the result of three approaches, namely bargaining power approach, maternal altruist approach and the benevolent approach (Bolt & Bird, 2003).

The concept ‘bargaining power’ coined by Nash refers to the ability or power to negotiate. In the same sense, we see that in a household each member has different bargaining power. The relative bargaining power of each member within the household is determined by one’s options outside marriage i.e. greater social connectivity (Harper, Rachel, and Karen, CPRC , 2003), and public policies (Baulch & Macculloch, *Being Poor and Becoming Poor: Poverty Status and Poverty Transitions in Rural Pakistan*, 1998) , a position outside in the market , community and state (Agarwal, 1994). Bolt and the Bird (2003) cited the bargaining models of the household developed by Mc Elroy (1990), who believes that the relative bargaining power is the outcome of resources. A study conducted by Quisumbing and Maluccio (2003) supports the argument (on the basis of evidence of four countries) that access to education and economic resources have great influence on the bargaining power at household level (Quisumbing & Maluccio, *Resources at Marriage and Intrahousehold Allocation :Evidence from Bangladesh,Ethiopia,Indonesia,and South Africa*, 2003) . Sen points out that the ‘invisibility’ of women’s contribution affects their bargaining power within the household which is reflected in the degree of equality (Kabeer, *Reversed Realities, Gender Hierarchies in Develoment Thought*, 1994) .

GRC’s commitment to uplift disadvantaged women would mean provision of an enabling environment through various activities to achieve women’s empowerment to bring change in their perception and in their life. It would definitely enhance their bargaining power. The World Bank (2005) broadened the concept of empowerment (not that something can be accomplished but something which is ongoing) by including participation in decision making by women that leads to a positive change in their perception about themselves that they are capable of taking decisions. Therefore, evaluation would not be limited to the assessment of women’s participation in decision making alone but would extend to study GRC’s role as an enabler in changing their perception in several other issues relevant to have ameliorating poverty. This implies that the study refers to empowerment as a path not only to escape from income poverty but also to prevent transference to next generations by removing the constraints of unequal allocation of resources occurring due to unequal relations.

4.2. Section (2)

After looking at what kind of capacity did the GRC actually help to build, the study needs to address some relevant questions on first objective: To assess the role played by GRC as an enabler to beneficiaries, relevant questions would be asked from beneficiaries .

4.2.1. Three relevant questions related to first objective :

1. Is GRC an effective source of information for generating awareness?
2. Does capacity building created by GRC as an enabler, bring perceptible and measurable changes in their perception regarding the age of marriage of their children?
3. What difference did capacity created by GRC as an enabler, make in the lives of beneficiaries?

The present study would employ both quantitative and qualitative approach design in combination. Quantitative approach to study empowerment would estimate empowerment in relevant dimensions. Qualitative data facilitates interpretation of the results obtained statistically. Before the above mentioned questions relevant to the present study are addressed, it is important to present a bird's eye view of the general profile of the area, personal profile of the respondents of both the groups, the general profile of family, economic profile and their approach to civic amenities.

4.2.2. Bird's eye view of the Profile of Respondents of Both The Groups

The findings of the survey are based on the empirical field study conducted on the sample of 220 respondents of both the groups (165 belong to GRC group and 55 belong to Non-GRC group). In the following section, a bird's eye view of the profile on different aspects is presented below.

4.2.2.1. General profile of the region

i. Location- About 55.5 percent of the sample belongs to the urban city while 44.5 belongs to the urban village.

ii. Type of area- 50 percent respondents are residing in *jhuggi* clusters and colonies and 16.4 percent are in unauthorized colonies, while 31.4 on other sites and only 2.3 percent are residing on construction sites temporarily.

4.2.2.2. Personal profile of the respondents

- i. **Age-** Respondents of both groups belong to the age bracket of 19 to 49 years.
- ii. **Marital status-** 91 percent of respondents are married and living with their husbands while only 9 percent respondents are married but are either widowed or divorced or separated and are heading their families alone (female headed households).
- iii. **Type of family-** Approximately 57 percent households are nuclear families.
- iv. **Religion-** Approximately 91 percent respondents belong to Hindu religion while about 8 percent belong to Muslim religion and only 1 percent belongs to Sikh religion.

- v. **Caste-** Approximately 29 percent belong to SC and 24 percent belong to ST, while 42 percent belong to OBC category and only 5 percent belong to general category.
- vi. **Migration** – From the samples surveyed around 80 percent of the people were found to be migrants from other states. Out of which about 40 percent people have migrated from Uttar Pradesh, about 20 percent from Bihar and about 7 percent from Rajasthan. Roughly 11 percent originally belong to Delhi and are residing in Delhi since birth while 9 percent came to Delhi after marriage. Roughly 44 percent of respondents of both the groups acknowledged livelihood as the reason for migration. About 20 percent ascribed lack of resources at their native place as the reason for migration , 28 percent felt frustrated due to disadvantages of being SC/ST, 2 percent ascribed family or community disputes and only 5.4 percent migrated seeking treatment for disease.
- vii. **Ration card holder** - About 64 percent are beneficiaries of the ration card. Reasons for not holding card despite of having eligibility are many, such as having no permanent address, corruption, time constraint and ignorance etc.
- viii. **Level of education of women** - About 53 percent of respondents are either illiterate or semi literate. About 37 percent are matriculate, while only 7 percent have passed higher secondary and less than 4 percent have got education above higher secondary.
- ix. **Disease-** Though about 62 percent reported to have no disease, however weakness and fatigue was a common complaint. But the root cause of the problem was not known, as they neither have the time and resource to expend on medical treatment, nor do they have any inclination to seek medical treatment. Only 20 percent reported of being anemic and 9 percent were suffering from UTI problem and about 9 percent were suffering and undergoing treatment for TB (as it is considered to be communicable disease) and asthma (doesn't allow their family to sleep).
- x. **Working / Not working-** About 40 percent of the sample belongs to the category of being employed. However, some are employed in regular jobs but no one has an access to social security because of the unorganized sector.
- xi. **Type of training or activity involved with GRC-** The distribution of sample from GRC group reveals that 101 respondents had undergone vocational training, 109 respondents have been benefited in awareness camps, 97 have been members of SHGs and 44 respondents have been benefited educationally. Most of the respondents participated in more than one activity conducted by GRC.
- xii. **Duration of enrollment** – It can be observed in the table 4.1.1. mentioned below:

TABLE 4.1.1.: Duration of enrollment

Serial No.	No. of years	Percent
1.	Three years	36.6
2.	4 – 6 years	50
3.	7 years and above	13.4

It is very clear from the above table 4.1.1. that 50 percent beneficiaries were being benefited from GRC activities for 4-6 years while about 13 percent were being benefited for more than 7 years.

xiii. **Source of information about GRC** - It is displayed in the table 4.1.2. given below:

Table 4.1.2. : Source of information about GRC

Serial No	Medium of information regarding GRC	Percent
1.	Community Mobilizer	51.4
2.	Volunteers	30
3.	Beneficiaries	18
4	Hoardings	0.6

About 51 percent of beneficiaries have been informed through community mobilizers. Less than 1 percent have been informed by hoardings, and the reason for ineffectiveness of hoardings is illiteracy among women.

4.2.2.3. General profile of the family

- i. Level of education of husband-** Roughly, 19 percent are reported as illiterate, 27 percent are primary pass, 42 percent are matriculate and 12 percent achieved higher secondary or above qualification.
- ii. Type of employment of husband** –Only two percent husbands remained unemployed but 13 percent of those who are employed are working as unskilled labor on construction sites, 21 percent are working as rag pickers, 37 percent are doing some odd jobs (cleaning cars, cooking, working as servants), 27 percent are self employed doing some petty business.
- iii. Number of children under five age** – It may be observed for both the groups from the Table 4.1.3, which reveals that 165 households of GRCs have 146 children whereas 55

households of Non-GRCs have 64 children. However, it is interesting to note that approximately 34 percent of GRC respondents have two children under five and 26 percent have three children, whereas 23 percent of Non-GRC respondents have two children under five and 33 percent have three children under five.

Table 4.1.3. : No. of children under five in a household

No. of children under the age of five	GRC N=165	Non-GRC N=55
No Child	39 (24 %)	16 (29.63 %)
One child	27 (16.36 %)	8 (14.54 %)
Two children	56 (33.64 %)	13 (22.83 %)
Three children	43 (26%)	18 (33.72) 33%

4.2.2.4. Economic profile of the household

i. Income of the household

Per capita income of the household is more relevant and appropriate profile describing economic status of the household than just absolute income of the household, which is arrived at by dividing the monetary income of the household by a scale (aggregate of using 1.5 for a couple, 0.5 for an adult, and 0.3 for a minor).

Table.4.1.4. Per Capita Income of the Household

Range of Income (Rs.)	Number of GRC Household	Percent of GRC Household(%)	Number of Non-GRC Household	Percent of Non-GRC Household(%)
0-2000	15	9.09	2	3.63
2001-3000	45	27.27	31	56.36
3001-4000	55	32.12	20	36.36
4001-5000	30	18.18	2	3.36
Above 5000	20	13.33	0	0
N	165	100	55	100

The above listed table 4.1.4. broadly categorizes five ranges of income. Approximately 27 and 32 percent of GRC group fall in the range of 2001-3000 and 3001-4000 per capita income respectively in comparison to 56 and 36 percent of Non-GRC households. Whereas much higher percent of households from GRC groups i.e. approximately 18 percent fall in the range of 4001-5000 in comparison to Non-GRC groups which is barely 3 percent. Another significant and positive difference one finds is that none from Non-GRC group falls in the range of above 5000 per capita income in comparison to approximately 13 percent of GRC group. Approximately 40 percent (Non-GRC) and 28 percent (GRC) children (both genders) above 13 years of age, engage in child labor and the worst forms of child labor. Self employed business includes either picking up rags on the roads and from bins or sorting the wastes and rags from the piles of garbage. They also do some odd jobs on *dhabas*, *reharies* and construction sites. Young women under eighteen are working as domestic help.

ii. Assets Owned

Type of house/ Ownership of the house/ Who has the right of ownership

About 58 percent of respondents occupy a cemented house, while 26 percent occupy a *kutchha* house or a house of low structural quality. It is surprising to discover that in the capital city of Delhi, 16 % of houses from the sample are made up of miscellaneous material (partly canvass, partly jute, partly torn bed sheets and partly wood). These houses neither provide privacy nor any protection from the weather. Out of 220 households only 52 percent households own a house.

Regarding ownership of the house, it was found that about 41 percent of husbands own the house as against only 14 percent are owned by women, 36 percent of the houses are owned by elders while only 9 percent are owned jointly.

About 34 percent are living in a rented house, without possessing secure tenure. The monthly rent paid by respondents for one room apartment ranges from Rs.1500 to Rs.3500. While 9 percent are not paying any rent but have to pay some brokerage to touts, rest 5 percent are living makeshift houses.

Nearly 47 percent of respondents are living in one room, about 36 percent are living in two rooms, and 17 percent are living in more than two rooms with a large family.

It shows that under-privileged groups tend to occupy less space leading to overcrowding/ high density (inadequate shelter) apart from poor quality of houses, reflecting lower standard of living.

iii. Ownership of Durable Items

About 91 percent own television, 67 percent own fridge, about 74 percent own mixer, 75 percent own bicycle.

4.2.2.5. Access to civic amenities

1. Drinking water – Despite the fact that the provisioning of utilities such as safe drinking water is one of the crucial obligations the Government ought to meet, it fails to do so. Approximately 46 percent households from the sample still depend upon community tap located at a distance and have to fight for their share in the long queues as there is no regular and sufficient supply of flowing water within the premises of household. Water provided through tanker is not only irregular but is also considered not safe. Nearly 60 percent of the respondents find water not fit for health, but 53 percent do nothing to make water safe either on account of lack of awareness, or lack of financial power, and lack of time. Chlorination of water is the most popular way of purification of water. Many have been using a second hand water purifier bought from a junk dealer.

2. Sanitation Facility- Only 57 percent of the respondents have sanitation facility within the premises, while 43 percent who do not have the facility within the house, and have to either use open space/fields for convenience or pay for the use of sanitation facility. A majority of the slum dwellers use common facilities either provided by Government (badly or unsatisfactorily kept) or by Sulabh International (but have to pay). Nearly 63 percent still are unable to access flush. These unhygienic conditions provide potential ground for spread of diseases. Besides, lack of arrangements for sewage and waste disposal results in water logging, overflowing wastes from choked and open pits. Therefore, the situation worsens during rainy season, and the slums become a breeding ground for insects and mosquitoes. No regular cleaning and collection of wastes is done by MCD staff. Therefore, piles of garbage and choked pipes are visible in almost all the slums be it GRC or Non-GRC area.

The quality and durability of dwelling units, security of tenure, access to safe drinking water, and access to sanitation indicate the living conditions of the respondents. It refers to characteristics of slums as defined by UN- HABITAT.

So far as Pucca roads and access to transportation is concerned the situation is not bad in comparison to the provision of Governmental educational facilities near the slums.

4.2.2.6. Highlights of Profile on Different Aspects

A bird's eye view of the profile on different aspects presented above highlight some important facts of 'social exclusion' resulting in chronic poverty. Approximately 80 percent of respondents have migrated mainly from UP, Rajasthan and other states [less developed and educationally backward regions, pointed out by Yuko Tsujita, (Tsujita, 2009)]. Approximately 29 percent belong to SC and 24 percent to ST whereas 42 percent belong to OBC (other backward classes), and 5 percent belonged to

general category. Intersectional divisions present in the population chosen for data collection fell very much in their place, just as these divisions are present in the society. The most disadvantaged groups amongst this population happen to be *Dalits and Minorities*. They are engaged in informal sectors in casual jobs or precarious jobs, as 53 percent are illiterate or semi literate, living in sub-human conditions of deprivation in slums, 36 percent are not holding ration card (excluded due to lack of permanent address and time). About 26 percent from GRC and 33 percent from Non-GRC respondents have three children below five years of age. The reasons for not enrolling the child in school have been found out to be migration, lack of awareness about the age of admission, non-availability of birth certificate, poverty, coping strategy (sending children to earn ,looking after siblings etc.), visit to native place, location of school, and illiteracy of parents (as they do not find education a necessity for girls). These are some characteristics of households that match the argument of Aasha Kapur Mehta and Shepherd (2004) that such households find it difficult in finding an exit-route from the persistence of poverty (Mehta & Shephard, CPRC-IIPA, 2004). These women belonging to the SC, ST (nearly 53 percent) suffer consequences of migration accentuated with no assets and social network, poverty driven employment in informal sector and are doing ‘poorly-paid dead-end jobs’ (Thorat, 2013) due to no education, no awareness and skills, and low caste, stereotyped perceptions and gender discrimination. For such households, the role of GRC would be very appropriate in generating forces which act as ‘Anti-Drivers, Anti-Maintainers and Active-Interrupters’ to the intergenerational transmission of poverty’.

Now the questions pertaining to each of three objectives would be addressed.

Research Objective 1- To assess the role played by GRC as an enabler to women beneficiaries

To achieve the first objective, the study analyzes first the relative role played by GRC in comparison to other institutions acting as a source of awareness on different topics and then its relative role in changing the perception of preferable age of marriage of children of respondents.

GRCs are actively engaging women in various activities and also in SHGs meetings, resulting in change not only in their behavior and their mind set but also of their family towards them. However, the extent of change in perception varies due to the different social cultural background of the household and different educational level of the individuals. Besides these factors, their regular involvement in the meetings and in the activities makes them more receptive than those who choose to remain absent from these activities.

Following are the issues of awareness which improve the quality of life significantly not only of women but also of their children. Following table 4.2 would deal with first research question.

4.2.3.1. Research question 1.- Is GRC an effective source of information for generating awareness?

Perceptible change in perception which is culturally and socially constructed takes a long time. It is crucial to investigate the relative importance of GRC as a source of awareness generation in comparison to other sources such as family, friends, schools, hospitals, neighborhood, television, radio (mass media) and hoardings etc. Information helps in building new perception, breaking old beliefs, modifying old caring practices and forming new values which enable a woman to take decisions for the welfare of her children.

Longwe (1991) mentioned that raising awareness level is crucial for women's empowerment which addresses the issues of discrimination (Longwe, 1991). GRCs which act as mentors are conducting camps and workshops for raising the awareness level. Female literacy and awareness programs would improve child care practices (Moore and Marcus) , improve maternal and newborn baby's health, delay marriage and regulate fertility rate (Bajraj & Barcena, 2005) , making a child very scarce and more valuable resource thereby making a dent on the transmission mechanism of intergenerational poverty.

Table 4.2.: A comparative study of Different Source of Information with GRC on Different Topics for Change in Perception of Women

S. No.	Topic of awareness	% of Households who follow guidelines		Unaware households (%)		Chi-square test	Significance
		GRC	Non-GRC	GRC	Non-GRC		
1.	Method of family planning	82	87	18	13	22.61073	.000
2.	Importance of small family	91	91	9	9	20.4793	.000
3.	Safe deliveries through skilled staff	82	53	18	47	13.7335	.002
4.	Removal of gender discrimination	76	40	24	60	19.24412	.000
5.	Significance of pre and post natal check ups	75	53	25	47	18.4225	.000
6.	Special diet for lactating mothers	61	24	39	76	11.40911	.007
7.	Significance of Breastfeeding	95	93	5	7	27.90048	.001
8.	Vaccination of children	93	67	7	33	13.44049	.0002
9.	Nutritional and safe methods of cooking	80	18	20	82	15.72953	.0001
10.	Use of Green leafy vegetables	70	23	30	77	11.80986	.0006
11.	Significance of safe drinking water	95	76	5	24	46.7803	.000

12.	Methods to make water safe	90	45	10	55	44.42661	.000
13.	Significance of education and training to women	92	84	8	16	27.77567	.000
14.	Equal rights for both genders	64	25	36	75	9.74651	.000
15.	Benefits of social connectivity	79	53	21	47	31.66895	.0018
16.	Significance of Women labor participation	78	76	22	24	42.47326	.0000
17.	Benefits of savings	93	96	7	4	59.79332	.0000
18.	Significance of maintaining hygiene and sanitation	95	55	5	45	50.31123	.0000
19	Entitlements	76	9	24	91	6.8706	.0088

(Primary source)

The findings listed in table 4.2. show the Chi- square significant at .01 levels on all the above mentioned issues. For respondents of Non-GRC group, the vital source of information remains institutions other than GRC. However, the significance of other institutions cannot be undermined in creating awareness on different topics even for both the groups proving inadequate efforts on the role of the GRC.

Aside from this, the analysis also indicates a large percentage of households belonging to both the groups that remain unaware on these issues. It is interesting to note that virtually in all the subjects listed above, almost double or more than double percent households of Non-GRC group remained unaware except for cases such as a method of family planning, the significance of women's labor participation, and breastfeeding, savings, and small size of family in comparison to GRC respondents.

Table 4.2a given below, based on table 4.2 , substantiates percentage of unaware respondents of both the groups on seven topics of information /awareness.

Table 4.2a : Percentage of Unaware Respondents of both the groups on Topics of Information

Sr. No	Topics of Information	% of unaware Non-GRC Respondents	% of unaware GRC Respondents
1	Entitlements	91	24
2	Nutritional and safe method of Cooking	82	20
3	Use of green leafy vegetables	77	30
4	Special diet for lactating mothers	76	39
5	Equal rights to both genders	75	36
6	Removal of gender discrimination	60	24
7	Methods to make water safe	55	10

Table 4.2a shows that less percent of GRC respondents are unaware in comparison to Non-GRC in above mentioned topics .

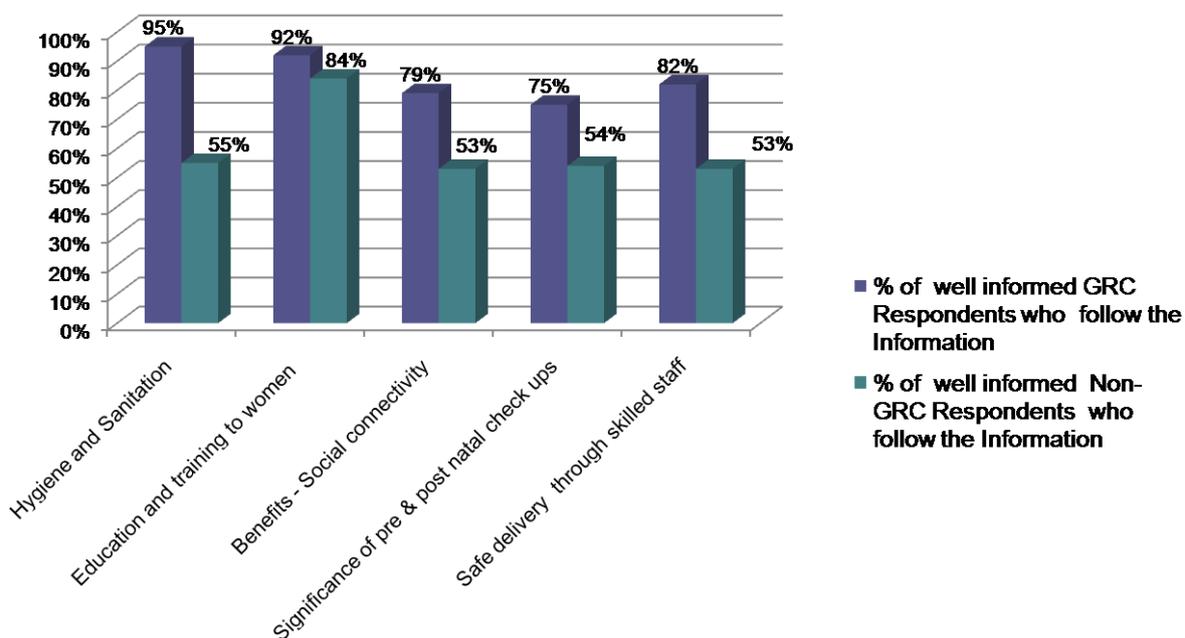
Table 4.2b given below, based on table 4.2, substantiates relative importance of GRC as a source of awareness generation in comparison to other institutions which Non-GRC respondents are exposed to.

Table4.2b: Relative importance of GRC as a source of awareness generation in comparison to other institutions

Sr. No	Topics of Information	% of well informed GRC Respondents who follow the Information	% of well informed Non-GRC respondents who follow the Information
1.	Significance of maintaining hygiene and Sanitation	95	55
2.	Significance of education and training to women	92	84
3.	Benefits of social connectivity	79	53
4.	Significance of pre and post natal check ups	75	54
5.	Safe delivery through skilled staff	82	53

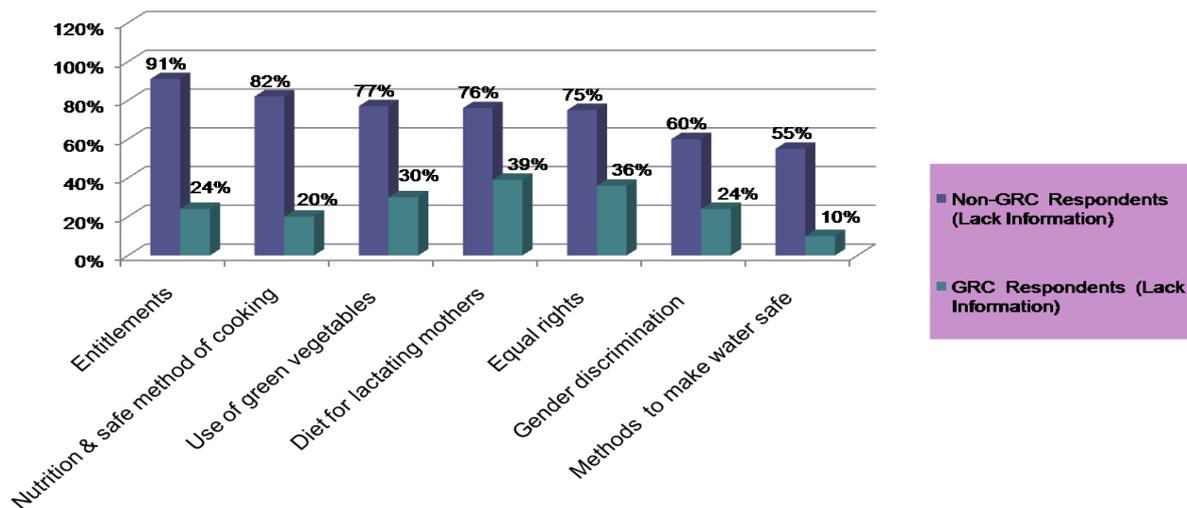
Table 4.2b reveals a higher percentage of well informed GRC respondents who follow the information on the above mentioned topics in comparison to Non-GRC respondents. The figure 4.1. clearly shows the effectiveness of GRC with respect to other institutions.

Figure 4.1. The relative importance of GRC in awareness generation on different topics in comparison to other institutions



The Chi-square is significant at .01 level on all the issues mentioned in the graph. It is also noted in the above figure 4.1. that in comparison to Non-GRC, a large percent of GRC respondents are aware in most of the subjects. Education and training would enhance economic empowerment, and independence. Social connectivity is considered as social capital. Awareness generation in the rest three categories would tend to reduce vulnerabilities of health shocks. The graph reveals GRC beneficiaries as very well informed in all 5 categories who follow the guidelines revealing effectiveness of GRC.

Figure 4.2.: Percentage of respondents of both the groups who lack information



The Chi-square is significant at .01 level on all the issues mentioned in the figure 4.2. The graph reveals that more %age of respondents from Non GRC group are unaware and follow guidelines in 7 categories of information than GRC group. Entitlement is the area where only 1/4th of GRC respondents are unaware, whereas 91% of non GRC respondents are unaware.

However, the gaps where GRCs still need to focus more are as follows: the significance of the use of green leafy vegetables, special diet for lactating mothers, removal of gender discrimination, equal rights for both the sexes.

The rationale for each of the points mentioned in the table 4. 2. have been mentioned in section 3 of chapter 2, “Literature review”.

4.2.3.2. Research Question 2.- Does Capacity Building Created By GRC As An Enabler, Bring Perceptible and Measurable Changes in Their Perception Regarding The Right Age of Marriage of Their Children?

In the present study, a careful analysis of the data would be undertaken to assess the changes in the perception of respondents regarding the right age of marriage of their children. It is crucial in evaluating GRC, as its awareness programs, would help in capacity building, which would reduce the negative implications, of teenage pregnancy which drive a household in chronic poverty.

- **Women’s Perception of age of Children at the time of Marriage**

Marriage of minors is a manifestation of several monetary and social factors which are likely to have negative implications which drive a household to face chronic poverty situation or take them away from the sure route to overcome poverty in their lives or generate forces which facilitate transmission of chronic poverty from one generation to another. Rowbottom (2007) highlighted that teenage pregnancy increases the risk of maternal morbidity five times (Rowbottom, 2007), whereas Corcoran

(2001) assessed the risk on the lives of children, being born to a teenage mothers (Corcoran, Mobility, Persistence, and the Consequences of Poverty for children: Child and Adult outcomes, 2001).

The following two tables (4.3 and 4.4) will focus on women's perception of preferable age of marriage of sons and daughters which would have serious implications for future generation.

Table 4.3: Women's Perception of Marriage of Sons

Marriageable Age	GRC N=165	Non-GRC N=55	Total N=220
Below 21	83 (50.3)	34 (61.8)	117 (53.2)
21-25	76 (46.1)	21 (38.2)	97 (44.1)
Above 25	6 (3.6)		6 (2.7)

Chi- square D.F Significance
3.60925 2 .1645

The findings of table 4.3 presented above reckon the Chi- square not significant, which indicates that there is no significant difference in the perception of the respondents belonging to both groups so far as the preferable age of marriage of their son is concerned.

A higher percentage of respondents (61.8 percent) belonging to the Non-GRC group considers 'below 21' as the right age of son to get married in comparison to 50 percent of GRC respondents.

Analyzing the above presented table shows that 46.1 percent of respondents belonging to GRC consider 21-25 years as the proper age of marriage of son in comparison to only 38.2 percent respondents of Non-GRC.

It is interesting to mention that getting married above twenty five, even for the son is acceptable to none of the Non-GRC respondents as against four per cent of GRC respondents.

Table 4.4 given below shows the findings pertaining to women's perception of marriage of daughters.

Table 4.4: Women's Perception of Marriage of Daughters

Marriageable Age	GRC N=165	Non-GRC N=55	Total N=220
Under 18	38 (23.0)	25 (45.5)	63 (28.6)
18-21	108 (65.5)	29 (52.7)	137 (62.3)
Above 21	19 (11.5)	1 (1.8)	20 (9.1)

Chi- square D.F. Significance
12.58305 2 .0019

The Chi- square remains significant at .01 levels, revealing a significant difference in the perception of women belonging to both the groups on the question of preferable age of marriage of their daughters.

Despite of so much efforts to spread awareness by media about the right age of marriage of a girl and the reasons for it , it is sad to observe that 23 percent from GRC group and 46 percent from Non-GRC group still consider that a young woman should get married even before the legal age of marriage.

However 65.5 percent belonging to GRC and 52.7 percent from Non-GRC strongly believe that a young woman should get married in the age group of 18-21.

What is important is not merely the difference in the perception regarding preferable age of a girl of both the groups, but the difference of reasons of preferable age of marriage of a daughter.

Qualitative investigation revealed that lack of safety of girls and the economic burden of large family members encourage parents to get their daughters married off before attaining the legal age. Fear of rape, kidnapping pushes them towards early marriage of their daughters . Though many know about the legal/ permissible age of marriage but they are not aware of physical complications and financial implications of first pregnancy at an early age. In the absence of right information and counseling, other social factors tend to have a strong grip.

Again this has been considered as one of the reasons for high drop out rates for girls and low birth weight of children and high maternal mortality rate (NFHS -3) which create favorable conditions for stretching poverty over long duration.

4.2.3.3. Research Question 3.- Does capacity created through GRCs help in bringing significant change in their lives in different dimensions?

To bring change in the lives of the poor people, empowerment is crucial as it would enable them to participate , negotiate , influence, control and hold institutions accountable by increasing assets and capacity as described by Narayan Parker, (Narayan & Bank, 2005) and accepted by Naila Kabeer (Kabeer, Magnus, & Stark, Global Perspective on Gender Equity:Reversing the gaze, 2008) . Research question 3 throws light on the diverse experiences faced and reported by women. Therefore, self reporting was resorted to. Table 4.5. reveals differences made in their lives.

Table 4.5.: Significant Change in the Lives of Respondents in Different Dimensions

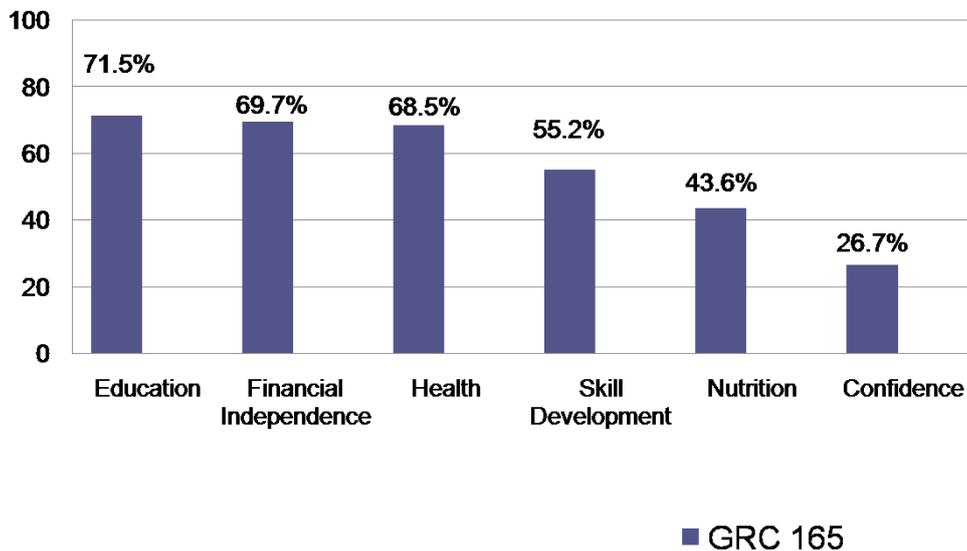
Different dimensions	GRC N=165	Chi-square test	Significance	Df (Degree of Freedom)
Education of self and especially daughter	118 (71.5%)	80.6918	.0000	1
Financial Independence	115 (69.7%)	76.2511	.0000	1
Health	113 (68.5%)	73.43043	.0000	1
Skill Development	91 (55.2%)	48.22	.0000	1
Nutrition and Safe cooking methods	72 (43.6%)	35.67568	.0000	1
Confidence	44 (26.7%)	18.3333	.0000	1
Legal	16 (9.7%)	5.75163	.0165	1
No change	4 (2.4%)	1.35802	.2439	1

Primary source

A careful analysis of the data regarding perception of target group about change in their lives due to benefits of several schemes of GRCs acting as facilitator help beneficiaries in several dimensions of life improving their present and future, is exhibited in the descending order in the above mentioned table 4.5. starting from most acknowledged benefit (self reported by respondents). However, seventh category (pertaining to legal) does not show significant differences, while eighth category shows no significant change in their life (as asserted by 2.4 percent respondents) for that the value of the Chi- square is not significant.

The findings provided in the above listed table 4.5. are depicted in figure 4.3.

Figure 4.3.: To Determine the difference created by GRC as an enabler in the lives of beneficiaries



Since diverse experiences are faced and reported by women, self reporting was resorted to. GRCs acting as facilitator help beneficiaries in several dimensions of life improving their present and future, most acknowledged benefits are exhibited in the descending order in the graph from 71-27 percent. The Chi- square remains significant at .01 degrees in 6 categories.

Therefore, it can safely be concluded that a large number of respondents i.e. 72 percent, agreed that they have benefitted in the sphere of education through adult education. These respondents also felt that REC (Remedial education classes) benefitted their daughters. Roughly 70 percent felt financially independent, while 69 percent women benefitted in terms of their health.

Nearly 44 percent respondents got tips on nutrition and safe methods of cooking which are likely to help improve health of children and the entire family. However, many found it hard to put those tips in practice as verbal recipes provided by nutritionist leave less impact. Besides preferences of husband outweigh other important considerations (the specific nutritional requirement of child, lactating mothers, pregnant women, and adult girls) .

Only 10 percent women reported to be legally aided by GRCs. This finding provides a scope for further investigation to have better insight into the mechanism (cultural, social, and economic) which prevents women from taking recourse to legal help against their relations, even though it is free of cost.

Awareness generation camps on women's rights and welfare and basic laws safeguarding women's rights and outreach for legal services are conducted which are key element of gender empowerment for dignified, educated and aware existence to fight against the atrocities, violence, prejudices and other crimes against women.

GRC-SK showed less contribution in the lives of beneficiaries with regard to legal empowerment.

4.2.4. Conclusion

Chapter 4 began with a conceptual note on household followed by a bird's eye view of profiles of respondents on different aspects, shown with the help of frequency tables, and percentage. This chapter has brought forth the findings on GRC as an enabler in changing the perception of women, firstly, by making a comparative study to investigate the relative importance of GRC as a source of consciousness generation in comparison to other sources and secondly, an analysis was conducted to find out differences made in the lives of respondents in different dimensions of life . The analysis is based on using the Chi- square.

4.3. Notes

1. 'Household' has been quoted in Bolt, Vincent J. and Bird, Kate 2003. 'The Intra-household Disadvantages framework: A Framework for the Analysis of Intra-household difference and Inequality', working paper, July, Manchester: Chronic Poverty Research Centre.
2. On gender role—The relationship between gender roles and well-being of women is explained in chapter . Innovations In Measuring Inequality and Poverty , page 102 Of HDR 2010 UNDP, using the reference of Agarwal2003; UNDESA-DAW-CSW 2010 and Desai 2010.

4.4. References of chapter 4.

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